



# SPOTLIGHT

JUNE 2006

AMERICAN INCOME LIFE & NATIONAL INCOME LIFE

VOL. 39 NO. 6

AMERICAN INCO  
A Torch

## Sharpen Your Skills

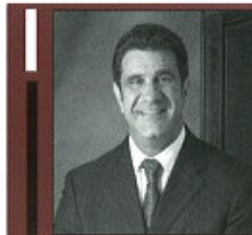


Leadership  
Development  
School



- Look at What LDS can Offer You as a Leader
- Are You On Track for Convention?
- New Office Openings





FROM THE DESK OF:

**Roger Smith**  
President & CEO  
American Income Life

## Focusing on Leadership

This month our focus is on leadership. Many of you have heard over and over again, "It is important to be a leader." Hearing that, some of you know right off the bat what that means for you. Others, however, may struggle with how that applies individually. Either way, it never hurts to discuss what leadership means in your personal and professional lives.

At American Income and National Income, we make it our business to encourage our sales force — from Career Agents to Managers — to use their talents and capabilities in ways that bring meaning to their lives and the lives of the people they work with as well as our customers. I feel this is why AIL and NILICO foster an environment of shared responsibility, cooperation, and true partnership. I am also a true believer in the philosophy that people empower people, and I believe this philosophy streams throughout the heart of AIL and NILICO.

The men and women featured on the cover of this month's magazine embody this philosophy that people empower people. These individuals traveled to Waco from agencies throughout the Company and met at the *Leadership Development Seminar* to share in the importance of being leaders. This future leadership generation committed their time and energy to learn more about leadership philosophies, recruiting, RMS, reports, training, underwriting, and marketing. These *LDS* attendees also had the opportunity to hear from some of the best leaders within American Income and National Income.

Getting back to people empowering people, these leaders now have a peer group with which they can contact and seek advice. They have taken home with them a wealth of information, resources, and knowledge, but more importantly, a plan of action to carry them to the next level.

Leadership takes initiative. However, leadership is something we all can develop — whether or not we are in management. Therefore, in American Income and National Income terms, leadership applies to individuals seeking management opportunities as well as individuals who want to choose a career path as a Career Agent. Either way, whether you are a Career Agent or a Manager, you are an example to others and, therefore, a leader. This is why, as a leader, it is important to expand your knowledge and skills.

The *Leadership Development Seminar* is a great place for Managers to learn to empower others and hone their leadership skills. Career Agents, on the other hand, can also show others the importance of leadership and how to be successful by sharing their success stories. Furthermore, just as Managers have their opportunity to fully develop their leadership skills, so do Career Agents. Career Agents have plenty of opportunities to learn from those around them, their Managers and SGAs as well as from the plethora of leadership resources available for those interested in the subject.

At American Income and National Income, we are always actively seeking Producers who are willing to step up and build upon their already great capabilities and skills. I feel that it is important to continuously promote the leader within us all. It takes a motivated individual who is willing to take the leap and seek out more knowledge. It also takes an individual with the desire to utilize and share knowledge with others looking for guidance and direction.

We are a big family here at AIL and NILICO, and when one of us succeeds all of us succeed. Therefore, do not forget to take advantage of the opportunity we offer every day — building on your skills as a leader, realized or not.

If you are someone who is seeking more knowledge on what leadership means to you and feel you are a great candidate for empowering others, or you are interested in taking on a role as Manager and you want to be a part of the next *Leadership Development Seminar*, talk to your Manager or SGA.

The management and leadership opportunities at American Income and National Income are there for the taking. Each month this magazine alone recognizes more than two dozen men and women who are being promoted and stepping into leadership roles. I believe we are intertwined and we all have one vision of success. By working toward a greater sense of knowledge, talent, responsibility, and partnership, we are one!

Think big!

### Dates to Remember

#### Tuesday, July 4, 2006

The Home Office will be closed for the Independence Day holiday.

#### Thursday, July 27, 2006

All business and PR credits must be at the Home Office to count for July production.

### Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$913,556.73 in bonuses. For more information on the monthly bonuses, turn to Page 16.

### Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

### Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at [ailife.com](http://ailife.com) or [nilife.com](http://nilife.com). Check your production! If there is an asterisk by your position, you could be on your way to *The Fairmont Scottsdale Princess!* The convention will be held May 17-20, 2007.

### Congratulations are in Order!

Jesse Wise, an SA with the Durhon Oldham Agency, achieved \$100,000 of 13-month in force premium.

### New Underwriting Manual

The new Underwriting manual has significant updates which reflect recent developments in the medical industry and affect the clients we presently see. This is great, because now we will see fewer ratings, and of those policies that do get rated, we will see lower ratings! Here are just a few of the changes that will impact our clients:

- The new manual offers lower ratings on diabetes and coronary heart disease, as well as on combinations of impairments such as overweight, high blood pressure, and even tobacco use. The end result is we can offer lower ratings on these frequently rated conditions.
- Clients who are moderately overweight, such as Table Three and even Table Four, will see reductions in ratings amounts. Many clients who were rated Table Two may find that no rating is required at all!
- Cancer ratings will be applied for lesser time frames. For instance, when a cancer rating was required for five years, this rating may now only be assessed for four years. Dollar amounts may be slightly higher, but the total amounts required over the entire rating period are comparable. This means the overall price does not go up, but the customer stops paying for the rating sooner.

Overall this is a very positive change for our clients, and it is a great way to increase sales and delivered policies.

### Corrections

Micah Cohen of the David Cohen Agency received \$2,070 and should have appeared fourth on April's *BR Bonus* list. James Taylor of the Bob Olson Agency received \$745.77, and Moswen Taylor of the Mark Hancock Agency received \$1,163.98. We apologize for these omissions.

Last month, Darrell Dorey, a PR Rep with the Imran Satti Agency was listed as fifth in Category C. Instead, he should have appeared as second in Category B with 1,691 cards and as second YTD with 4,827 cards.

## Founder's Club Outstanding Producers

May 2006

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Rudi Camenzind	David Cohen	5	\$56,974		92.4
Carla Miller	John Akers	6	72,220		82.1
Daniel Potilechio	Bob Olson	6	47,661		86.6
Max Quasem	David Cohen	7	84,269		87.9
Robert Rowe	Steve Friedlander	1	51,872		76.8
Steven Stensrud	Rick Altig	1	63,472	90	

▲ Percentage of Net to Gross

### American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

### Spotlight

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Promoted to 52.5 Percent Supervising Agent

Stephanie Abbott	Joshua Ellis	Brian Liu	Donna Redford	Julia Suarez
Michael Bogner	Brian Farmer	Beth Lopez	William Reeves	Ricardo Subero
James Buscher	Victoria Figueroa	Julio Lourido	Jessica Robinson	Dennis Titcombe
Joshua Claus	Jacqueline Frame	Kasea Matthews	Suny Robinson	Shara Valadez
Mark Corkrean	Davon Hall	Paul May	Tatyana Rostanets	Emmanuel Villasenor
Justin Davis	Grady Hodge	Naomi Miller	James Scallon	Charlie Warren
Stacie Dennis	Guy Howes	Aimee Molinaro	Jeffery Siltman	Jessica Weronke
Lamine Diakhate	Pascal Lacasse	Madge Moodie-Titre	David Smith	Scott Yahnke
Johannes Doornenbal	Victoria Larsen	Joel Rappaport	Kevin St. John	

Promoted to 55 Percent Supervising Agent

Sandi Babcock	Terry Donaldson	Susan O'Bryon	Dean Schmitt
Ian Denu	Kimberly Mabson	Carl Rudd	

Promoted to 57.5 Percent General Agent

Simon Arias	Albert DiMarco	Stephanie Kelly	Joshua Riehl	Corey Woodson
Linda Browning	Kristie Druffel	Mataya Kestenbaum	Ronald Rivera	Alan Yowell
Kioshi Cody	Ian Gingold	William Kidder	Jessica Rounseville	
Brandon Corkins	John Horton	Michael Navarrette	Christopher Warren	

Promoted to 60 Percent General Agent

Patricia Lee	Travis Moody
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Promoted to Master General Agent

Thomas Craig	Kenyatta Melson	Daniel Phares	Joseph Szygiel
Frank Gioffre	Eric Miller	Michael Raskovskiy	Brandon Teter
Stephen Maloney	Brian Morse	Derek Sandilands	Ryan Tucker
Michael Mandella	Ian Palmer	Ray Sharples	

Promoted to State General Agent

Allan Jennings	Torrence Rowell
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# Reaching for the Stars!

Each month, more people are rising through the ranks and becoming MGAs. They are learning no matter how high they reach, AMS can help them get there. The MGAs who spoke with us this month had great things to say about how other aspiring Agents can team their good work habits with the AMS system to reach the stars — the sky is the limit!



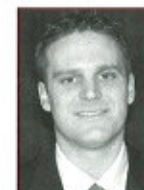
Sorana Blackfoot  
The Altig-Hay Agency  
Promoted February 2006

*"There are three things people need in order to be a success with the Company. First, they need ambition and the desire to succeed. Second, they need to be persistent. Finally, they need discipline. I have only been here for a year, and these three things led me to my success."*



John Collins  
The Rick Altig Agency  
Promoted March 2006

*"I owe everything to my mentor, Chris Clark. Your mentors have been where you are now, so be sure to listen to the advice they give you. Their success will soon become your success if you just remain open-minded and soak up the tips and information they send your way."*



John Fisher  
The Altig-Orlovic Agency  
Promoted March 2006

*"My secret to achieving my promotion is simple — activity, activity, and more activity. You can never be satisfied with what you are given, but rather you have to go out and make your own additional business. Be prepared to work harder than ever before in your life."*



Brian Merryman  
The Rick Altig Agency  
Promoted March 2006

*"The AMS system is fantastic! Not only does the system allow you to achieve at the pace you wish, but it provides a support structure you cannot find anywhere else. You now have your mentor, your Manager, and your SGA who can assist should you have questions."*



John Franklin  
The David Cohen Agency  
Promoted April 2006

*"Be patient. Remember why you started with the Company — opportunity unlimited! The longer you remain with ALL, the easier it is to achieve success. Confidence, a positive attitude, and a sympathetic feel for the clients' needs are the tools you need to get the job done."*



Joshua Goines  
The Mark Hancock Agency  
Promoted April 2006

*"There is no real secret to my success — just be sure to follow the program. Since ALL allows you to take your career into your own hands, it does not feel like work. Take this opportunity to actually enjoy what you do for a living, and never give up if things get difficult."*



Noe Gonzales  
The Jatoft-Foti Agency  
Promoted April 2006

*"How you treat your clients will ultimately determine your success. Bring your professionalism into the home with you and treat the clients as you would want to be treated. Work hard on their behalf, and always follow up afterward to show that you care."*



Timothy Hansen  
The Altig-Deley Agency  
Promoted April 2006

*"Your script is the best friend you will have at ALL. It will open doors for you, answer any objections you might receive, and help with every step of your relationship with your clients. Your mentors are your second best friends, as they will answer any questions you may have about the script."*



Asher Lavallee  
The Rick Altig Agency  
Promoted April 2006

*"Always stick to your guns. Perseverance, dedication, and hard work are qualities that everyone, from Agents to SGAs, needs. Shadow those around you to learn their tricks and tips, because you can always incorporate these hints into what you already know works."*



Minh Ma  
The Josh Chalom Agency  
Promoted April 2006

*"Truly believe in what you do. Be passionate about going out and making your own success. I always know exactly what needs to be done, and I do everything within my power to achieve it. Do not just sit around waiting for success to be handed to you, but rather get out there and take it!"*



Brett Sabol  
The Surace-Smith Agency  
Promoted April 2006

*"I believe it is helpful to draw from my past experiences to determine how to handle problems that arise today. I find this is the best way to learn to deal with difficulty. Couple this strategy with a lot of hard work, and you have a real recipe for limitless success."*

## Congratulations!



## Individual Producers



1. Zachary Hart  
N. Royalton, OH



2. Carla Miller  
Omaha, NE



3. Max Quasem  
Los Angeles, CA



4. Jennifer Wehrle  
Phoenix, AZ



5. Larry Bolinske  
Brooklyn Park, MN



6. Helen Taylor  
Burnaby, BC



7. Eli McKenzie  
Marietta, GA



8. Alfred Brenner  
Concord, CA



9. Ruben Soberanes  
Concord, CA



10. James Torgerson  
Jeffersonville, IN

## Individual Producers

All Time Record to Beat  
Month: \$62,536 Net ALP Zachary Hart

### May Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Zachary Hart	\$20,975		78.8	Zachary Hart	Surace-Smith
2. Carla Miller	20,751		82.1	Carla Miller	John Akers
3. Max Quasem	20,141		87.9	Earnest Loveless	David Cohen
4. Jennifer Wehrle	18,399	92		Megan Olson	Steve Hartman
5. Larry Bolinske	18,049	100		Patrick Stenglein	Altig-Deley
6. Helen Taylor	17,298		74.0	Harpreet Gujral	Rick Altig
7. Eli McKenzie	16,587		68.8		Williams-Williams
8. Alfred Brenner	16,088		85.8	Cheryl Foti	Jatoft-Foti
9. Ruben Soberanes	16,049		78.6	Doreen Ryan-Foti	Jatoft-Foti
10. James Torgerson	15,768	92		Rob Hard	Bill Heath
11. Benjamin Eggen	15,684	94		Eric Miller	Rick Altig
12. Ryan Clarke	15,598	90		Anthony Accurso	Geneser-Geneser
13. Angeles Ordas	15,546		82.6		Furer-Whittinghill
14. Lily Tchen	15,024		71.0	Lily Tchen	David Cohen
15. Rudi Camenzind	14,856		92.4	Earnest Loveless	David Cohen
16. Timothy Cruise	14,818		81.9		Bob Olson
17. Donald Nelson	14,558	100		Aaron Webb	Bill Jennings
18. Jessica Robinson	14,529	98		Curt Snow	Jatoft-Foti
19. Jean-Francois Vezina	14,443		71.5	Jean-Francois Vezina	Altig-Lyse
20. Thomas Craig	14,401		73.9	Thomas Craig	Rick Altig

▲ Percentage of Net to Gross

All Time Record to Beat  
YTD: \$278,449 Net ALP Zachary Hart

### YTD Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
* 1. Max Quasem	\$105,985		87.9	Earnest Loveless	David Cohen
* 2. Carla Miller	93,646		82.1	Carla Miller	John Akers
* 3. Timothy Cruise	83,103		81.9		Bob Olson
* 4. Steven Stensrud	79,676	90		John McGrath	Rick Altig
* 5. Sebastian Kazek	76,578		76.8	Kristie Druffel	Tom Williams
* 6. Jesse Wise	74,235		70.5	Matthew Hogan	Durhon Oldham
* 7. Garret Kun	71,686	89		Samuel Cohen	Fred Hadayia
* 8. Simon Arias	67,593	84		Nicholas Zangardi	Surace-Smith
* 9. Rudi Camenzind	64,475		92.4	Earnest Loveless	David Cohen
* 10. Alex Bluhm	63,550		73.9	Roger Johnson	Jatoft-Foti
11. Robert Rowe	63,466		76.8	Lawrence Hauck	Steve Friedlander
12. Arthur Westergren	63,401		76.6	Elaina Bosco	Tom Williams
13. Helen Taylor	61,806		74.0	Harpreet Gujral	Rick Altig
14. Scott Remmey	61,528		75.0		Eric Giglione
15. Yevgeniy Kashkin	61,231		81.3	Marjargal Sukhbaatar	Gleb Ostrovsky
16. Daniel Potilechio	60,807		86.6	David Wang	Bob Olson
17. Robert Ulreich	58,699		84.7	Roger Johnson	Jatoft-Foti
18. Tara Soderman	58,069		83.9	Tara Soderman	Rick Altig
19. Brian Allt	57,120	90		Harjeet Rana	Imran Satti
20. Joseph Moore	56,865		79.6	Joseph Moore	Tom Williams

▲ Percentage of Net to Gross



# Happy Anniversary!

## Thanks for all you do. Congratulations!

### 25 Years of Service

Bert Feldman

### 24 Years of Service

George Farenthold

### 23 Years of Service

Rick Altig

### 16 Years of Service

John McCreary

### 14 Years of Service

Richard Case

### 13 Years of Service

Joseph Nosse

### 12 Years of Service

Donald Shuck  
Brian Traboulay

### 11 Years of Service

Cheryl Cook  
John Hancock

### 10 Years of Service

Robert Hughes  
Sandra Johnson  
Patrick Parisi

### 9 Years of Service

Vlad Basov  
Arthur Carter  
Baldev Dabha

### 8 Years of Service

Preeti Sahgal

### 7 Years of Service

Julie Aprahamian  
Rick Choptuik  
Gregory Engrav  
James Schneider

### 6 Years of Service

Lorena Barriere  
Elizabeth Hodgson  
David Jackson

### 5 Years of Service

Susan Bergh  
Jim Bianchi  
John Bulecza  
Keith Cornwell  
Volodymyr Derevyanyy  
Cindy Furer  
Tracy Haden  
Chris Hernandez  
Meneluo Perakis  
Casandra Robinson  
Jeremy Welch  
Robert Whittinghill  
Matthew Wolfanger

### 4 Years of Service

Alex Bluhm  
Elaina Bosco  
Robert Boyer  
Nicholas Bromhal  
Allan Gilbert  
Rob Hard

### 4 Years of Service Cont.

Yvonne Hernandez  
Daniel Potilechio  
Chris Rose  
Kobie Samuels

### 3 Years of Service

Samson Adelufosi  
Micah Cohen  
Derrick Cook  
Taiwo Daisy  
Steven Dichiaro  
William Gordon  
Bedis Kilani  
Laura Mackin  
Anthony Mele  
Selena Thammasen  
Crystal Valentine  
Rosalie Zwicker

### 2 Years of Service

Noah Alkinburgh  
Nishan Amarasuriya  
Heather Bunyan  
Emily Coker  
Steve Cormier  
Nicholas Engrav  
Sylvia Freeman  
Rita Haidinger  
Tyler Hunt  
Germou Johnson  
Michael Laramie  
Kelly Pascal  
Diana Shageyeva  
Sarmast Shojaie  
Randy Teyssier  
James Wallhauser

### 1 Year of Service

Jennifer Carter  
Brandon Corkins  
Crystal Crossan  
Stacie Dennis  
Thomas Enright  
Liza Garcia  
Ian Gingold  
David Guzman  
Mark Hartelius  
Iqbal Khan  
William Kidder  
Victoria Larsen  
Alina Latinsky  
Natalie Linker  
Jared Mlinarich  
Jason Moore  
Joseph Ngadi  
Andrea Olson  
Donald Orban  
Lance Rider  
Gary Ripley  
Alan Silverman  
Matthew Sommers  
Joseph Szygiel  
James Tanguay  
Kittipon Tingpalpong  
Ryan Tucker  
William Walker  
Marcus Williams  
Ibrahim Yacoub

Where Do You Stand?  
Are you on your way to Scottsdale?

## Convention Qualifications

Personal Producers can also qualify by writing \$100,000 of Net Annualized Premium. This includes Career Agents, SAs, and GAs.

### Career Agents\*

50 Percent Contract:  
\$75,600 of Net ALP

52.5 Percent Contract:  
\$85,200 of Net ALP

57.5 Percent and 62.5 Percent Contracts:  
\$91,200 of Net ALP

65 Percent:  
\$100,000 of Net AP

### Supervising Agents\*

Supervising Agents will need to write \$85,200 of Personal Net ALP. They may also qualify by writing \$153,000 of First Year Agent Net ALP and have at least one active First Year Agent as of Dec. 31, 2006.

### General Agents\*

General Agents will need to write \$91,200 of Personal Net ALP. They may also write \$153,000 of First Year Agent Net ALP and have at least two active First Year Agents as of Dec. 31, 2006.

### Master General Agents Agency Production\*

Master General Agents will need to have \$306,000 of First Year Agent Production or \$206,000 First Year Agent Production plus \$100,000 of Personal Net Annualized Premium. MGAs must also have at least four active First Year Agents as of Dec. 31, 2006.

### Regional General Agents\*

Regional General Agents must have two MGAs who qualify for convention under the MGA guidelines. RGAs can qualify as an MGA with their own MGA Agency production.

### State General Agents\*

State General Agents must meet year-to-date SGA standards as of Dec. 31, 2006.

\* Please note, Career Agents, SAs, GAs, and MGAs can qualify on a prorated basis if contracted less than a year.

Production on all levels must be as of the Dec. 31, 2006 AP&P Report. Please remember to review the Net to Gross and Retention requirements as these will be a determining factor in convention qualification. Year-to-date award winners must also have 78 percent Net to Gross or a 68 percent Retention rate to be eligible for recognition.

### Public Relations Representatives

To qualify, PR Representatives must obtain 17,250 Cards or 77 Endorsed Groups\* — REWs, NEWs, ORI, IGs, PGs, CHs, and TGs\*\* — (all original — ORI group credits — will count as double credit).

PR Representatives can qualify under only one method (i.e., they can qualify by signing 77 Groups or acquiring 17,250 lead credits, but not a combination).

\* For a Group to count toward qualification, the Group must have a 50 member minimum and a three percent return with a minimum of 10 Cards.

\*\* Any endorsed mailing will count as a Group.

### Public Relations Managers

PR Managers must obtain 52,500 Cards (all original — ORI/ADIs — will count as double credit) and have at least two active PR Representatives coded as of Dec. 31, 2006.

Qualifying for convention entitles one to attend only if they are an active American Incomer or National Incomer at the time the convention is being held. No substitutions or transfers are permitted. Also, please note that individuals on Red Watch cannot qualify for convention.

For more information on how to qualify for convention, log onto [www.aife.com](http://www.aife.com) or [www.nife.com](http://www.nife.com).



## Supervising Agents



1. Brett Gryska  
Rochester, NY



2. Sara Geiger  
Plymouth Mtg., PA



3. Rachel Buser  
Harrisburg, PA

All Time Record to Beat  
Month: \$43,409 1st Yr.

All Time Record to Beat  
Month: \$68,050 Net ALP Mary Ann Gaelic

### May Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Brett Gryska	\$17,549	\$28,076	92		Jim Bianchi	Durhon Oldham
2. Sara Geiger	17,525	22,356	87		Samuel Cohen	Fred Hadayia
3. Rachel Buser	16,259	18,146	86		Matthew Hogan	Durhon Oldham
4. Pamela Ladd	15,692	19,900	93		Dorian Oldham	Durhon Oldham
5. David Guzman	14,623	25,319	89		Scott Rehberg	Surace-Smith

All Time Record to Beat  
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat  
YTD: \$443,893 Net ALP Mary Ann Gaelic

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Keith Moore	\$54,666	\$87,336	90		Noe Gonzales	Jatoft-Foti
2. Michael Broker	46,178	82,739	96		Hal Herman	Durhon Oldham
3. Jared Mlinarich	41,033	73,640	83		Sonny Gurney	Paul Rumbuc
4. David Guzman	40,921	85,732	89		Scott Rehberg	Surace-Smith
5. Brett Gryska	38,472	68,505	92		Jim Bianchi	Durhon Oldham

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

## General Agents



1. Matthew Melhorn  
Plymouth Mtg., PA



2. Lisa Roemer  
Plymouth Mtg., PA



3. Travis Moody  
N. Royalton, OH



4. Christopher Schafer  
Kansas City, MO



5. Sue Weiss  
Harrisburg, PA

All Time Record to Beat  
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat  
Month: \$111,262 Net ALP Eric Neal

### May Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Matthew Melhorn	\$43,064	\$46,848		70.2	Samuel Cohen	Fred Hadayia
2. Lisa Roemer	34,370	40,342		70.7	Samuel Cohen	Fred Hadayia
3. Travis Moody	30,178	32,720	86		Nicholas Zangardi	Surace-Smith
4. Christopher Schafer	29,957	34,700	89		David Garrett	Geneser-Geneser
5. Sue Weiss	29,018	32,132		71.2	Matthew Hogan	Durhon Oldham
6. William Haefs	24,702	33,027	88		Megan Olson	Steve Hartman
7. James Nelligan	24,037	26,683	89		David Ackerman	Eric Giglione
8. Simon Arias	23,801	36,521	90		Nicholas Zangardi	Surace-Smith
9. Mary Ann Gaelic	20,415	43,366		73.1	Lawrence Hauck	Steve Friedlander
10. Edward Dietrich	18,034	24,121		72.1	Joshua Goodman	Bill Jennings

All Time Record to Beat  
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat  
YTD: \$864,620 Net ALP

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Matthew Melhorn	\$172,211	\$194,939		70.2	Samuel Cohen	Fred Hadayia
* 2. Travis Moody	170,137	194,202	86		Nicholas Zangardi	Surace-Smith
* 3. David Goodman	138,008	180,124		81.9	David Goodman	Bill Jennings
* 4. Mary Ann Gaelic	98,729	202,468		73.1	Lawrence Hauck	Steve Friedlander
5. Christopher Schafer	93,884	131,192	89		David Garrett	Geneser-Geneser
6. James Nelligan	89,398	121,542	90		David Ackerman	Eric Giglione
7. Sue Weiss	86,930	119,351		71.2	Matthew Hogan	Durhon Oldham
8. Steven Engrav	86,777	145,792		75.3	Wayne Hendricks	Joe Manone
9. Lisa Roemer	83,786	126,548		70.7	Samuel Cohen	Fred Hadayia
10. Marco Chow	79,764	116,866	84		Susan Bergh	Eric Giglione

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*



# Sharpen Your Skills

## What LDS Can Offer You As a Leader

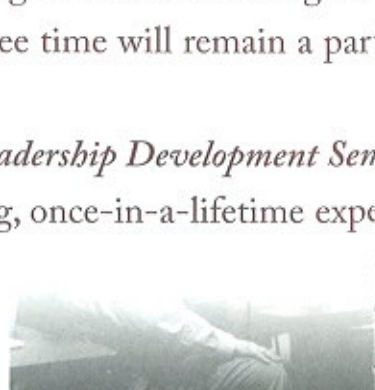
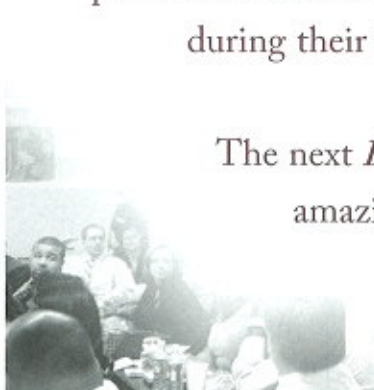
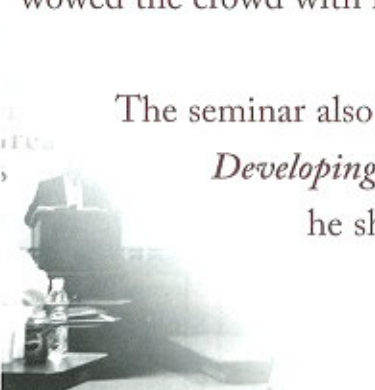
In May, Managers traveled from almost every Agency to attend the *Leadership Development Seminar*. The seminar was held in Waco, Texas, which gave the visiting participants the opportunity to meet the Home Office staff. This LDS spanned from May 18-20 and covered a variety of intense topics of discussion.

Over the three day course, the future leaders of AIL and NILICO listened to presentations ranging from Rob Falvo's *Nine Characteristics of a Leader* to Shashi Parekh's discussion on *Non-Traditional Leads*. Bo Gentile and Sam Yarbrough spoke on recruiting, and Scott Smith wowed the crowd with his *Ten Things to Grow Your Business*.

The seminar also had some special guests. State General Agent Durhon Oldham made an appearance and spoke to the participants on *Developing Leaders*. The contest winner from October's LDS, Matt Hogan, won an all-expense paid trip back to this seminar where he shared his stories about successful recruiting and field training.

Managers not only had the opportunity to learn from the best associated with the Company, but they were also able to meet their peers and make lasting bonds with Managers from other Agencies. The camaraderie they shared both inside the classroom and during their free time will remain a part of their memories forever.

The next *Leadership Development Seminar* will be held September 14-17, 2006. Contact your SGA if you wish to attend this amazing, once-in-a-lifetime experience.



Spotlight June 2006

Think Big!

Spotlight June 2006 Think Big!



## Master General Agents



1. Joshua Goodman

Denver, CO



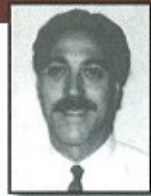
2. Samuel Cohen

Plymouth Mtg., PA



3. Harjeet Rana

Halifax, NS



4. Hal Herman

Rochester, NY



5. Cheryl Foti

Concord, CA

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

### May Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$146,292	\$176,056		68.7	Bill Jennings
2. Samuel Cohen	112,479	133,530		71.2	Fred Hadayia
3. Harjeet Rana	100,063	100,063	84		Imran Satti
4. Hal Herman	76,243	92,478		70.4	Durhon Oldham
5. Cheryl Foti	71,806	126,603		73.8	Jatoft-Foti
6. Megan Olson	70,987	114,119		74.7	Steve Hartman
7. Aaron Webb	66,716	67,921		70.0	Bill Jennings
8. Matthew Hogan	64,173	81,840		73.7	Durhon Oldham
9. AJ O'Connor	52,432	71,163		72.5	Steve Greer
10. David Garrett	42,264	47,648		78.5	Geneser-Geneser

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

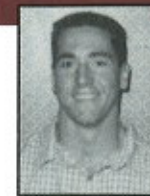
YTD: \$2,168,283 Net ALP Paul Rumbuc

### YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	SGA
* 1. Joshua Goodman	\$683,822	\$834,732		68.7	Bill Jennings
* 2. Matthew Hogan	419,800	594,371		73.7	Durhon Oldham
* 3. Samuel Cohen	301,445	398,066		71.2	Fred Hadayia
* 4. Hal Herman	282,080	371,011		70.4	Durhon Oldham
* 5. David Wang	265,788	470,002		70.1	Bob Olson
6. Cheryl Foti	257,229	449,664		73.8	Jatoft-Foti
7. Megan Olson	231,534	436,710		74.7	Steve Hartman
8. Wayne Hendricks	229,883	342,199		74.8	Joe Manone
9. David Hausman	203,874	268,353		73.0	Eric Giglione
10. David Ackerman	202,546	209,659		70.6	Eric Giglione

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have four First Year Agents coded and meet all production requirements.*

## Regional General Agents



1. Jim Bianchi

Rochester, NY



2. Joshua Goodman

Denver, CO



3. David Hausman

Edison, NJ

### May Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$205,934	\$298,311		72.0	Durhon Oldham
2. Joshua Goodman	200,765	231,562		69.4	Bill Jennings
3. David Hausman	127,469	179,788		70.8	Eric Giglione
4. Sonny Gurney	119,198	143,574		76.7	Paul Rumbuc
5. AJ O'Connor	95,141	128,843		71.3	Steve Greer

### YTD Production

Name	1 <sup>st</sup> Year Agent	Net ALP	NG	Rtn	SGA
* 1. Joshua Goodman	\$984,309	\$1,185,233		69.4	Bill Jennings
2. Jim Bianchi	823,307	1,362,439		72.0	Durhon Oldham
3. David Hausman	709,602	998,949		70.8	Eric Giglione
4. Sonny Gurney	649,134	789,524		76.7	Paul Rumbuc
5. AJ O'Connor	493,915	670,341		71.3	Steve Greer



# \$Show Me the Money\$

## Retention Bonus\*

Qualifier	SGA	Amount
Max Quasem	David Cohen	\$4,224.10
Carla Miller	John Akers	\$4,150.36
Zachary Hart	Surace-Smith	\$3,985.32
Alfred Brenner	Jatoft-Foti	\$3,217.70
Angeles Ordas	Furer-Whittinghill	\$3,109.27
Helen Taylor	Rick Altig	\$3,098.96
Ruben Soberanes	Jatoft-Foti	\$3,049.34
Rudi Camenzind	David Cohen	\$2,971.38
Timothy Cruise	Bob Olson	\$2,815.59
Michael Broker	Durhon Oldham	\$2,764.07

Total Retention Bonus Paid: \$478,024.02  
477 Producers Qualified

## PR Bonus\*

Qualifier	SGA	Amount
Deborah French-Gorman	Chris Hernandez	\$2,957.50
Kelvin Muggerridge	Steve Friedlander	\$2,751.00
Marilyn Gonzalez	Tom Williams	\$2,449.50
Alaina Latinsky	Paul Rumbuc	\$2,418.00
Anna Zakharova	Tom Williams	\$2,400.00
Kathy Stone Santos	HO LA	\$2,399.00
Malka Arony	HO LA/Hartman	\$2,045.05
Mary Hinterberger	Steve Greer	\$1,651.50
Tracy Smith	Durhon Oldham	\$1,600.00
Frances Christie	Rick Altig	\$1,429.50

Total PR Bonus Paid: \$52,481.98  
114 PR Reps Qualified

## MGA Bonus\*

Qualifier	SGA	Amount
Joshua Goodman	Bill Jennings	\$13,779.64
Samuel Cohen	Fred Hadayia	\$10,402.68
Aaron Webb	Bill Jennings	\$9,054.94
Hal Herman	Durhon Oldham	\$8,263.60
AJ O'Connor	Steve Greer	\$7,677.53
Matthew Hogan	Durhon Oldham	\$6,698.67
Cheryl Foti	Jatoft-Foti	\$6,356.27
Lawrence Hauck	Steve Friedlander	\$6,127.25
Harpreet Gujral	Rick Altig	\$5,531.05
David Wang	Bob Olson	\$5,485.23

Total MGA Bonus Paid: \$228,860.02  
99 Managers Qualified

## BR Bonus\*

Qualifier	SGA	Amount
Simon Arias	Surace-Smith	\$2,960.78
William Haefs	Steve Hartman	\$2,915.32
Matthew Melhorn	Fred Hadayia	\$2,756.63
Patrick Stenglein	Altig-Deley	\$2,346.44
Shoshannah Morris	Jatoft-Foti	\$2,296.55
Thomas Craig	Rick Altig	\$2,269.68
Donald Orban	Scott Latta	\$2,240.57
Tracy Haden	Steve Greer	\$2,209.53
Mark Gorman	Chris Hernandez	\$2,191.47
Eric Miller	Rick Altig	\$2,143.62

Total BR Bonus Paid: \$154,191.71  
190 Managers Qualified

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

# Watch Us Grow!



"Opportunity unlimited is fueled by ownership. Mathieu has taken full ownership of this new office. By establishing another

centre to focus on hiring and training, our business will expand and growth is inevitable."

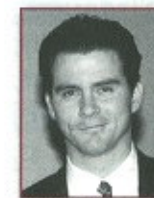
— Melinda-Rae Lyse



"Share the opportunity of a lifetime by giving ownership; people achieve great things when they own their opportunity.

A new office represents a new business owner. New offices are the beginning of great enterprises."

— Rob Hay



"The new office will not only result in an increase in production, but it will also serve as a center to develop future leaders to run satellite locations in other areas."

— Allan Jennings

At American Income and National Income, we don't waste any time. In the spirit of thinking big, many of our SGAs have expansion efforts in the works. Listed below are some of the new satellite Agency Office openings our SGAs and their Agencies have completed through the month of May. Take a look! This is exciting because it brings the American Income and National Income names into new hometown communities across the country.

### The Altig-Hay Agency

The Altig-Hay Agency opened two new offices in Virginia.

Roanoke, Virginia

MGA: Patrick Fowler

Virginia Beach, Virginia

MGA: Robert Hamilton

### The Altig-Lyse Agency

Another Altig partner ventured into opening a new office, The Altig-Lyse Agency opened a second office in Quebec.

Quebec City, Quebec

MGA: Mathieu Denis-Critchley

### The Adam Kiss Agency

Adam is on the ball. He opened a new office in New York.

Hawthorne, New York

### The Allan Jennings Agency

Allan has been busy too. He opened a new office in Southern California.

Pasadena, California

MGA: Natalie Linker & Richard Flores

These new offices openings are very important. It shows that we are thinking big and focusing on better serving our clients with your new office openings. If you have opened an office recently, please email Brenda Day at the Home Office and tell us about the exciting news. She can be reached at [bday@ailife.com](mailto:bday@ailife.com).

Congratulations on making this opportunity a reality! We wish you all luck in expanding your business in the communities you are now serving!



**MAY CATEGORY I**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		72.0	\$358,725	\$229,500	156	\$500,627
Rick Altig		73.0	640,698	598,000	107	1,107,393

**MAY CATEGORY II**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Fred Hadayia	95		\$124,985	\$91,500	137	\$149,595
Paul Rumbuc		73.6	167,009	138,500	121	237,404

**MAY CATEGORY III**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Jennings		69.1	\$201,084	\$93,000	216	\$246,688
Surace-Smith	88		182,450	108,300	168	288,848
Steve Hartman		70.1	102,298	67,000	153	170,661
Steve Friedlander		74.3	100,592	80,000	126	202,812
Steve Greer		71.3	95,141	92,500	103	128,936

**MAY CATEGORY IV**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Heath		68.9	\$64,050	\$54,000	119	\$78,528
Marc Rosen	85		60,709	52,000	117	75,728
Mark Hancock		69.0	74,191	65,000	114	117,250
John Akers		72.1	47,690	43,500	110	83,858

**MAY CATEGORY V**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Scott Latta		72.0	\$40,919	\$19,500	210	\$46,306
Chris Hernandez		72.6	39,153	28,000	140	64,462

**YTD CATEGORY I**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		72.0	\$1,070,206	\$1,044,000	103	\$1,702,482

**YTD CATEGORY II**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Paul Rumbuc		73.6	\$833,560	\$692,500	120	\$1,269,006
Fred Hadayia	95		189,190	183,000	103	229,984

**YTD CATEGORY III**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Jennings		69.1	\$969,170	\$465,000	208	\$1,209,963
Surace-Smith	88		878,660	509,100	173	1,380,600
Steve Hartman		70.1	425,286	335,000	127	713,790
Steve Friedlander		74.3	430,058	400,000	108	778,686
Steve Greer		71.3	494,322	462,500	107	670,439

**YTD CATEGORY IV**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		72.1	\$301,856	\$217,500	139	\$489,046
Marc Rosen	85		272,779	260,000	105	384,233
Mark Hancock		69.0	335,802	325,000	103	568,026

**YTD CATEGORY V**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		72.6	\$269,577	\$140,000	193	\$323,235
Scott Latta		72.0	155,175	97,500	159	197,667
Steve Jakubczak		71.3	223,035	185,000	121	266,492

**YTD CATEGORY VI**

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
James Isip	95		\$13,940	\$10,833	129	\$15,008



PR Manager



Debbie Enstedt  
Winnipeg, MB

Category A:



Charles Hill  
Concord, CA



Malka Arony  
Phoenix, AZ

Category B:



Kelvin Muggeridge  
Auckland, NZ



Mary Hinterberger  
Houston, TX

Category C:



Kenneth Altizer  
Nitro, WV



Cheryl Cook  
Harrisburg, PA

May Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	10,519	Rick Altig
2. Malka Arony	8,530	HO LA/Hartman
3. James Tasker	5,990	Durhon Oldham

All Time PR Card Production Record

Month: 18,960 cards

Category A	No. Cards	SGA
1. Charles Hill	3,434	Jatoft-Foti
2. Malka Arony	3,323	HO LA/Hartman
3. Robin Andrade	2,538	HO MA
4. Rona Pileggi Spano	1,787	Bob Olson
5. Frances Christie	1,592	Rick Altig

Category B	No. Cards	SGA
1. Kelvin Muggeridge	1,684	Steve Friedlander
2. Mary Hinterberger	1,619	Steve Greer
3. Irene Rurycz	1,423	Surace-Smith
4. Vivian Dwyer	1,392	Altig-Hay/Bitman
5. Catherine Briggie	1,053	Steve Hartman

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Kenneth Altizer	14	Marc Morton
2. Cheryl Cook	11	Durhon Oldham
3. Kenneth Lett	7	Greg Partee
3. Susan Fuldauer	7	Mark Hancock
4. Krissa Hensley	5	Marc Morton

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	71,051	Rick Altig
*2. Malka Arony	32,190	HO CA/Hartman
3. Charles Hill	25,303	Jatoft-Foti

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	13,158	HO LA/Hartman
*2. Brenda DiSomma	11,623	Eric Giglione
3. Mark Gagliardi	10,492	Jatoft-Foti
4. Charles Hill	10,431	Jatoft-Foti
5. Timothy Farr	9,356	Paul Rumbuc

Category B	No. Cards	SGA
*1. Vivian Dwyer	7,648	Altig-Hay/Bitman
*2. Darrell Dorey	5,788	Imran Satti
3. Irene Rurycz	5,539	Surace-Smith
4. Kelvin Muggeridge	5,379	Steve Friedlander
5. Mary Hinterberger	5,134	Steve Greer

All Time PR Group Production Record

YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Kenneth Altizer	53	Marc Morton
*2. Richard Case	37	Surace-Smith
3. Susan Fuldauer	27	Mark Hancock
4. Cheryl Cook	26	Durhon Oldham
5. Patti Morgan	24	Marc Rosen

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.



## MONETARY DONATIONS

### American Income & National Income

- Donated \$5,000 to the *Texas AFL-CIO Scholarship Fund*.
- Contributed \$25,000 to the *Economic Policy Institute*.
- Gave \$3,000 to *International Union of Police Associations* for the *March 2006 Pension Benefit Conference*.
- Donated \$6,500 to *America's Agenda: Health Care for All* for the *Heroes of Health Care Dinner*.
- Contributed \$1,000 to the *Community Services Agency of the Metropolitan Washington Council*.

### The Rick Altig Agency (continued)

- Contributed \$1,000 to *UFCW Local 1529* for their leukemia fund.
- Gave \$300 to *Schofield Federal Credit Union* for their annual meeting.
- Donated \$270 to the *Hawaii Credit Union League* for their golf tournament.
- Contributed \$600 to *SNEA/AFSCME 4041* as a donation for their annual convention.

### The John Akers Agency

- Donated \$2,000 to the *Omaha Federation of Labor*.
- Contributed \$250 to the *Omaha Police Union Picnic*.
- Gave \$250 to the *Nebraska Federation of Police*.

### The Mark Hancock Agency

- Donated \$100 to the *Tippecanoe Building Trades* for their annual golf outing.
- Contributed \$50 to *Indianapolis Fire Fighters 416* for the *Survive Alive Program for Children*.
- Gave \$175 to *Indiana Credit Union Foundation's* scholarship fund.

### The Rick Altig Agency

- Contributed \$75 to the *CWA District 7* for a booth at their conference.
- Donated \$300 to the *Teamsters Kidney Benefit*.
- Gave \$500 to the *Hawaii Credit Union League* for a convention donation.
- Donated \$782.20 to the *IBEW 77* for their fall conference.
- Gave \$200 to *UPEC Local 792*.
- Donated \$1,250 to the *IBT Local 995* for the *Bernie Buckley Memorial Golf Tournament*.
- Contributed \$1,000 to the *North Dakota AFL-CIO* as a labor school sponsor.
- Gave \$80 to the *Ottawa District Labour Council*.
- Donated \$1,200 to the *Ontario Federation of Anglers and Hunters* for a silver sponsorship.
- Gave \$250 to *National Letter Carriers* for their food drive.
- Contributed \$199 to the *Pacific Locksmith Association*.
- Donated \$500 to the *Oregon Hunters Association* towards their state convention.
- Gave \$150 to the *Vermont Workers Center*.
- Donated \$275 to *Teamsters 480* for their scholarship fund.
- Gave \$500 to the *Edmonton May Week Festival*.
- Donated \$100 to *USWA 1-425's* annual banquet.

### The Jatoft-Foti Agency

- Donated \$500 to Merced-Mariposa Central Labor Council for the *Union Yes Dinner*.
- Gave \$124.12 to the *Mt. Diablo Chapter CCUL* for their chapter dinner and door prizes.
- Contributed \$2,733 to the *Big Valley Educational Conference*.
- Donated \$500 to *Teamsters 601* for their scholarship fund.
- Gave \$134.12 to *Around the Credit Union World* for two raffle tickets and a raffle prize.
- Donated \$32 to *SVC/CCUL* for their chapter meeting.
- All the California SGAs contributed \$20,000 to the *California School Employees Association*.
- Gave \$725 to the *Central Labor Council of Alameda County* for the *Unionist of the Year Awards Dinner*.
- Donated \$250 to CHIMES to sponsor the *Sacramento CLC* special project in Honduras.
- Gave \$172.90 to *UFCW United Council's* hospitality suite.
- Gave \$86.17 to *Sheet Metal Workers 162* for a raffle prize.

**Total \$78,113.51**

## OTHER DONATIONS

### The Mark Hancock Agency

- Donated two televisions to the *Harvester Federal Credit Union's* annual meeting.

Be sure to submit your contributions monthly via e-mail to [dyannazzo@ailife.com](mailto:dyannazzo@ailife.com).



FROM THE DESK OF:

**Rob Falvo**  
Vice President,  
Field Operations

## The Importance of Learning

Having just overseen our last *Leadership Development Seminar*, I could not help but ask myself, was it worth the trip for those who participated, some from as far away as New Zealand? Without hesitating a moment, I answered with an emphatic **yes!**

I grew up in a house where learning was a must. So for me — thanks to my father — it is second nature to want to know more. When you think about it, our ability to learn is what makes us human: we are born curious, and our ability to continue learning is what defines us as individuals, as companies, and as societies.

If you really want to maximize your management career at American Income or National Income, you must make a conscious effort to expand your knowledge in all the areas that are important in this industry. On a daily basis, even for 15 minutes, you must read books, listen to a CD, or watch one of the thousands of videos available to help you become a better leader. This in turn will help you become a better role model for the people who look to you for

leadership and guidance.

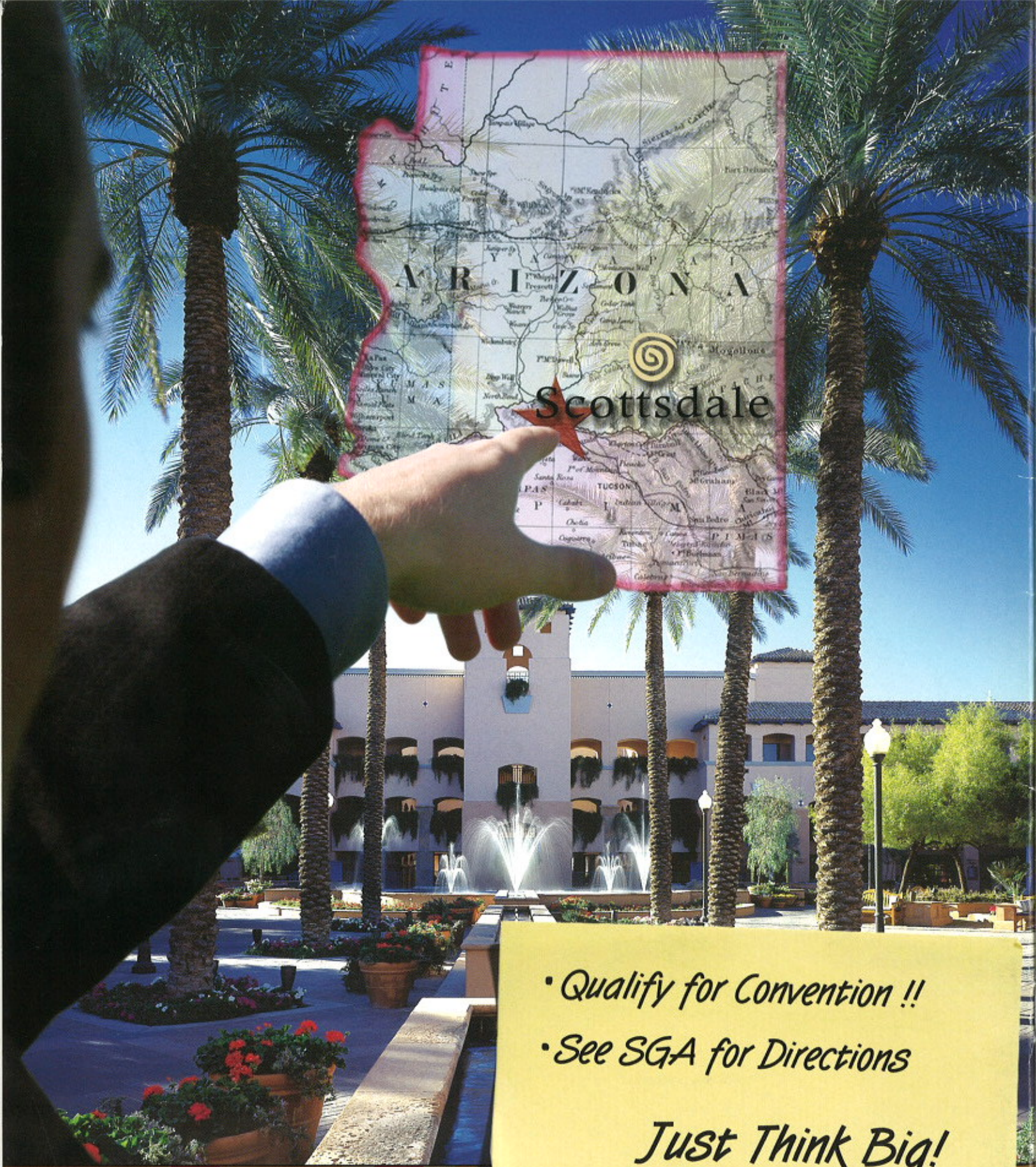
We are in a new age — the age of information and global competition. We have no choice but to prepare for this new age in which the key to success will be continuous education and development of our mind and imagination.

Attending the next *Leadership Development Seminar* in the Home Office from Sept. 14th - 17th is a great place to move your career to the next level. Please talk to your State General Agent to see if you have the qualifications to attend.

As the leaders of this Company, let's make a decision to start spending more time on personal development. Let's do so because it will bring us increased confidence, increased economic opportunity, and it leads to a better quality of life for ourselves and our families.

I look forward to seeing you at the next *Leadership Development Seminar*.





- *Qualify for Convention !!*
- *See SGA for Directions*

*Just Think Big!*

THE *Fairmont*  
SCOTTSDALE PRINCESS

JUST THINK BIG!  
May 17-20, 2007



# Public Relations Bonus

## Qualifiers

Deborah French-Gorman	\$2,957.50
Kelvin Muggerridge	\$2,751.00
Marilyn Gonzalez	\$2,449.50
Alaina Latinsky	\$2,418.00
Anna Zakharova	\$2,400.00
Kathy Stone Santos	\$2,399.00
Malka Arony	\$2,045.05
Mary Hinterberger	\$1,651.50
Tracy Smith	\$1,600.00
Frances Christie	\$1,429.50
Rona Pileggi Spano	\$1,372.24
Robin Andrade	\$1,314.75
James Tasker	\$1,314.50
Sara Thraikille	\$1,272.00
Julia Mulford	\$1,230.00
Laurie Onasch	\$1,089.00
Heidi Gale	\$1,027.00
Timothy Farr	\$930.00
Charles Hill	\$865.90
Kenneth Altizer	\$865.50
Ken Lett	\$842.00
Rachelle Valdez	\$825.00
Irene Rurycz	\$807.50
David Blaisdell	\$795.50
Vivian Dwyer	\$757.00
Camilla LoFranco	\$697.50
Darrell Dorey	\$678.50
Lori Quinn-Rozzell	\$640.50
Erica Dalager	\$616.01
Brenda DiSomma	\$557.01
Susan Kelleher	\$536.25
George Farenthold	\$531.63
Jerry Hartnett	\$499.00
Mark Gagliardi	\$469.00
Susan Richards	\$442.50
Heather Bunyan	\$414.00
Joe Galusha	\$412.50
Arlene Hughes	\$409.50
Susan Fuldauer	\$369.00
William Sauers	\$313.00
Jacqueline deVooght	\$277.08
Mary Collins	\$273.00
Tracie Uemura	\$270.00
Janis Pitts	\$261.00
Krissa Hensley	\$244.00
Kelly Bittle	\$226.25
Carl Musholt	\$207.49
Paul Straubel	\$204.00
Jessica Widener	\$204.00

Robyn Ferraro	\$202.50
Renee Flannery	\$199.50
Dyan Walker	\$194.00
Thomas Schrader	\$190.50
Mary Ellen Dahl	\$180.00
Sue Akers	\$165.00
Ulyssia Williams	\$165.00
Catherine Briggie	\$164.50
Germou Johnson	\$160.50
Leo VanDenBussche	\$157.50
Casandra Robinson	\$143.50
Daryl Barnett	\$135.00
Bob Dailey	\$125.00
Larry Lozano	\$122.55
Mario Soljan	\$122.50
David Provencher	\$118.50
Jenny Williams	\$115.50
Brett Neal	\$113.00
Brenda Swecker	\$106.75
John Wagner	\$105.00
Susan Cooksey	\$103.50
Jennifer Cherwynd	\$100.50

JANUARY  
 FEBRUARY  
 MARCH  
 APRIL  
 MAY  
 JUNE  
 JULY  
 AUGUST  
 SEPTEMBER  
 OCTOBER  
 NOVEMBER  
 DECEMBER

# Total

# \$52,481.98





# MGA Bonus

## May Bonus Qualifiers

Joshua Goodman	\$13,779.64	Zachary Hart	\$2,037.13	Philip Prata	\$921.44
Samuel Cohen	\$10,402.68	Melanie Cohen	\$1,975.05	Edward Hanna	\$918.28
Aaron Webb	\$9,054.94	Moswen Taylor	\$1,966.75	Charles McGrane	\$913.48
Hal Herman	\$8,263.60	Micah Cohen	\$1,920.52	Sonny Gurney	\$816.53
A.J. O'Connor	\$7,677.53	Mathew Hart	\$1,915.64	Matthew Ho	\$758.08
Matthew Hogan	\$6,698.67	Tim McAdams	\$1,906.68	James Bailey	\$721.05
Cheryl Foti	\$6,356.27	Samantha Chui	\$1,900.16	Carla Miller	\$697.95
Lawrence Hauck	\$6,127.25	Luis Heredia	\$1,852.24	Sorana Blackfoot	\$694.07
Harpreet Gujral	\$5,531.05	Robert Dunn	\$1,812.87	Roger Johnson	\$692.97
David Wang	\$5,485.23	Brian Schreiter	\$1,760.33	Lily Tchen	\$682.14
Susan Bergh	\$5,256.53	Bill Taylor	\$1,714.25	Joseph Henderson	\$678.98
Rob Hard	\$4,894.95	Desislava Dimitrova	\$1,643.41	Noe Gonzales	\$659.29
Donald Wold	\$4,837.35	Samuel Lasala	\$1,610.55	Jerome Ninelist	\$608.72
Dorian Oldham	\$3,930.75	Willie Hayden	\$1,570.46	Alison King	\$588.60
David Hausman	\$3,624.90	Susanne Munro	\$1,563.84	Wayne Hendricks	\$585.23
Matthew Wolfanger	\$3,548.51	Mark Bleier	\$1,555.22	Michael Hanson	\$569.39
Rodney Ward	\$3,410.51	Tyler Hunt	\$1,503.36	Jay Mullins	\$533.89
Michael Laramie	\$3,366.28	Robert Hamilton	\$1,501.56	Barbara Leader	\$467.29
Elaina Bosco	\$3,364.39	John West	\$1,450.28	Kelly McDonald	\$462.34
Doreen Ryan-Foti	\$3,246.93	Amir Sedaghat	\$1,382.96	Denice Davidson	\$461.27
Paulo Rosa	\$3,100.14	Laura Fisher	\$1,332.32	Jason Dickson	\$452.56
Justin Smith	\$3,034.95	Ryan Stenglein	\$1,262.18	Alex Roland	\$392.75
Eddie Dhillon	\$2,993.70	Randy Teyssier	\$1,220.57	Brandon Teter	\$386.17
Wes Elder	\$2,988.03	Arthur Greene	\$1,197.89	Randolph Souliers	\$268.89
Donald Orban	\$2,880.02	Bonnie Williams	\$1,182.77	Tara Soderman	\$257.12
Maxine Moody	\$2,838.24	Tony Motley	\$1,176.11	Kevin Frain	\$232.79
Steven King	\$2,791.91	Eric Dionne	\$1,152.05	Eric Labossiere	\$188.93
Curt Snow	\$2,639.10	Michael Zorn	\$1,095.39		
Earnest Loveless	\$2,619.56	Joseph Diecedue	\$1,054.49		
Jason Young	\$2,422.08	Barry Dillah	\$1,030.92		
Rebecca Klebsch	\$2,416.01	Christopher Stephens	\$1,017.38		
David Ackerman	\$2,395.94	Allan Gilbert	\$994.05		
Jim Bianchi	\$2,354.27	Rachel Arenas	\$974.41		
Mark Gorman	\$2,281.82	John McGrath	\$969.85		
Thomas Craig	\$2,279.38	James Taylor	\$950.90		
Jeffrey Dinocento	\$2,257.03	David Solomonov	\$945.14		

**Total**    **\$228,860.02**



# Retention Bonus

QUALIFIER	BONUS*
Max Quasem	\$4,224.10
Carla Miller	\$4,150.36
Zachary Hart	\$3,985.32
Alfred Brenner	\$3,217.70
Angeles Ordas	\$3,109.27
Helen Taylor	\$3,098.96
Ruben Soberanes	\$3,049.34
Rudi Camenzind	\$2,971.38
Timothy Cruise	\$2,815.59
Michael Broker	\$2,764.07
Karen McQuoid	\$2,746.36
Maria Esposito	\$2,654.93
Eli McKenzie	\$2,653.92
Thomas Craig	\$2,576.96
Jinzhou Zhao	\$2,571.55
Norman Lew	\$2,563.65
Mary Ann Gaelic	\$2,548.30
Jennifer Wehrle	\$2,522.20
Joseph Moore	\$2,487.98
Lily Tchen	\$2,403.89
Sandi Babcock	\$2,390.73
David Jackson	\$2,374.64
Larry Bolinske	\$2,346.44
Naveen Epen	\$2,327.38
Jean-Francois Vezina	\$2,310.89
Jesse Wise	\$2,304.90
Robert Gerdes	\$2,301.93
Brian Morse	\$2,283.71
Yevgeniy Kashkin	\$2,234.87
Sylvia Freeman	\$2,215.36
James Torgerson	\$2,194.67
Robert Rowe	\$2,167.06
Benjamin Eggen	\$2,143.62
Melanie Cohen	\$2,143.20
Arthur Westergren	\$2,127.89
Selena Thammasen	\$2,112.51
Tim Riley	\$2,106.82
Steven Stensrud	\$2,091.57
Michael Dupree	\$2,073.93
Allan Munro	\$2,064.83
Ryan Clarke	\$2,027.86
Donald Nelson	\$2,012.26
Daniel Potilechio	\$2,004.48
Omar Hashimi	\$1,973.51
James Aalders	\$1,970.79
Benjamin Foti	\$1,966.81
Timothy Rooney	\$1,959.00
Alex Bluhm	\$1,954.39
Alex Gonzales	\$1,953.10
Michael Snow	\$1,941.40
Jessica Robinson	\$1,888.89
Hamed Hashimi	\$1,888.10
Karen Stockwell	\$1,858.39
Roger Dissmore	\$1,854.08
John Bulecza	\$1,852.81
Jean Brinkmann	\$1,847.66
John Petty	\$1,847.29
Katherine Georgiou	\$1,838.72
Jose Lopes	\$1,833.78
Maijargal Sukhbaatar	\$1,831.46
Karl Schuckert	\$1,831.03
Matthew Gonzales	\$1,809.79
Samantha Chui	\$1,798.96
Brett Gryska	\$1,775.52
Thomas Tulowiecki	\$1,760.45
Justin Smith	\$1,755.41
Crystal Valentine	\$1,752.88
Bryan Johnson	\$1,742.08
Tara Soderman	\$1,732.67
Joseph Nosse	\$1,716.81
Melissa Lusk	\$1,694.57
Donald Orban	\$1,687.94
John Elkins	\$1,686.86
Brian Allt	\$1,685.21
Peter Kang	\$1,684.10
Timothy Clark	\$1,678.56
Patrick Parisi	\$1,671.07
Michael Halbrook	\$1,664.07
Patricia Newell	\$1,658.46
John Horton	\$1,646.43
John DeRosier	\$1,641.69
Simon Arias	\$1,635.54
Curt Snow	\$1,634.12
Susan Schreiber	\$1,630.03

QUALIFIER	BONUS*
Matthew Cano	\$1,608.21
Bert Feldman	\$1,602.60
Eric Miller	\$1,602.30
Lovely Johnson	\$1,578.89
Stephanie Kelly	\$1,570.13
Ed Olfert	\$1,565.85
Richard Davis	\$1,551.94
Rachael Klevis	\$1,547.78
David Orrico	\$1,546.03
Jeffrey Gidlund	\$1,542.46
Amir Sedaghat	\$1,517.19
Kyriacos Davis	\$1,489.51
Renee Jeffries	\$1,471.27
Victor Qumison	\$1,463.81
Adam Fogelman	\$1,458.59
David Boshard	\$1,454.98
Agatha Safford	\$1,453.88
Raymond Lavrenz	\$1,451.31
Willie Hayden	\$1,450.26
Garret Kun	\$1,445.03
John Franklin	\$1,443.69
Todd O'Neill	\$1,439.28
Matthew Sommers	\$1,436.00
Peter Cranley	\$1,423.84
Luis Guerra	\$1,423.04
Brian Conklin	\$1,422.29
Eugene Williams	\$1,419.01
Richard Krueger	\$1,413.53
Hector Dessis	\$1,409.45
Joanne Marks	\$1,404.54
Daniel Strader	\$1,399.68
Sorana Blackfoot	\$1,396.31
Johannes Doornenbal	\$1,385.65
Herman Libman	\$1,383.96
Jade Barath	\$1,381.61
Anthony Mele	\$1,377.45
Herivelto Pereira	\$1,365.65
Timothy Rose	\$1,357.98
Richard Miller	\$1,357.92
Kevin St. John	\$1,356.09
Stephen Gibson	\$1,348.77
Kenneth Mazik	\$1,324.58
Jeremy Riehl	\$1,324.52
Corey Woodson	\$1,318.98
Gerald Hoffius	\$1,311.60
Joel Michael	\$1,309.72
LaTonya Tucker	\$1,306.67
Todd Sahn	\$1,304.76
George Noujaim	\$1,303.56
Aaron Tavizon	\$1,301.94
Nathan Snider	\$1,284.16
Robert Dunn	\$1,278.55
Kelly McDonald	\$1,272.89
Byron Paz	\$1,265.58
Lili Zhao	\$1,264.91
Shirley Stanback	\$1,255.49
Choo Yaj	\$1,254.60
Rebecca Rushnok	\$1,252.04
Laura Bounnhaseng	\$1,239.52
Bianca Zaragoza	\$1,238.08
David Brister	\$1,237.99
Dawn McElwain	\$1,236.02
Douglas Bauknecht	\$1,235.14
Ilya Kardava	\$1,230.63
Deirdre Doughty	\$1,225.48
Kathy Mann	\$1,222.31
Olaf Johnson	\$1,222.13
Derek Whiteway	\$1,220.04
Thomas Parker	\$1,219.68
Anthony Accurso	\$1,217.40
Greg Prasker	\$1,216.18
Benjamin Mancillas	\$1,214.67
Mirjana Ivankovic	\$1,212.93
Charles Vance	\$1,207.66
Desislava Dimitrova	\$1,202.20
Mataya Kestenbaum	\$1,198.79
Donald Strynadka	\$1,192.62
John Sill	\$1,185.77
Claudia Rodriguez	\$1,181.41
Isaiah Taulbee	\$1,174.70
Andre Abramovich	\$1,173.42
Ronald Imhof	\$1,172.62
Patrick Fowler	\$1,170.90
Philip Parisi	\$1,168.07

QUALIFIER	BONUS*
Rickie Sasser	\$1,155.18
Cynthia Sittig	\$1,153.37
David Shields	\$1,150.76
Starr Hewin-Weaver	\$1,143.62
Joaquin Santos	\$1,138.97
Abderrahim Faris	\$1,137.32
Elizabeth Michalek	\$1,134.07
Vincent Cartwright	\$1,129.43
Richard Zuvich	\$1,117.81
Ross Ewen	\$1,117.54
Al Sorisho	\$1,101.23
Donna Young	\$1,093.94
Freida Yakubov	\$1,090.61
Yvonne Hernandez	\$1,089.33
Matthew Daley	\$1,085.59
Michael Bogner	\$1,084.76
Sharon Wind	\$1,082.88
Michael Edelman	\$1,079.25
Randy Hadden	\$1,074.07
Cara Zeigler	\$1,067.95
Lee Croft	\$1,060.11
Norman Sellen	\$1,058.89
Stefan Johannsson	\$1,058.73
Francisco Marmolejo	\$1,057.23
Steven Sequeira	\$1,054.86
Manson Lee	\$1,048.96
Dennis Titcombe	\$1,044.36
Greg Stewart	\$1,040.95
Matthew Herrera	\$1,040.70
David Ruggles	\$1,034.81
Grant Johnson	\$1,032.27
Gabriel Santos	\$1,031.59
William Haefs	\$1,031.25
Roger Holloway	\$1,030.91
Amanda Nathoo	\$1,024.12
Jennifer Vela	\$1,022.56
Lynda Williams	\$1,022.31
Kevin Willey	\$1,021.00
Michael Bromberg	\$1,018.69
Scott Remmey	\$1,015.93
James Erickson	\$1,014.52
Meredith West	\$1,010.35
Aaron Harris	\$1,010.14
Beth Lopez	\$1,002.22
Barry Wells	\$1,001.35
Jacob Blackburn	\$998.21
Loren Cardwell	\$975.61
Lenora Andrews	\$972.58
Robert Ulreich	\$970.51
Valerie Franklin	\$969.43
Ted Schilling	\$966.05
Rhonda Shaffer	\$965.98
Karen King	\$959.08
Brian Blair	\$955.65
Ramin Madani	\$952.65
William Reeves	\$945.13
Stephanie Grad	\$943.38
Democratris Pashalidis	\$940.09
Lawrence Turk	\$939.43
Douglas Zigby	\$939.29
Benjamin VanFossen	\$925.97
Larry Wright	\$923.93
Matthew Davison	\$923.52
Felili Maiava	\$920.52
Chad Keeney	\$917.28
Julie Aprahamian	\$909.96
James Brennels	\$901.89
Michael Pope	\$901.56
Russell Barnes	\$901.50
Thomas Harkins	\$899.51
Noah Alkinburgh	\$897.88
Philip Currie	\$896.40
Stephanie Cole	\$895.14
Norberto Galindo	\$894.94
Shiwa Hollingsworth	\$891.35
Liza Garcia	\$888.69
Mireille Jalliet	\$888.68
Kevin Tetti	\$888.21
Shara Valadez	\$884.57
Ewa Marinaccio	\$878.02
Corey Neff	\$874.14
Jorge Galvis	\$873.80
Samson Adelfosi	\$873.63
Abelardo Leon	\$872.05



# Retention Bonus

QUALIFIER	BONUS*
George Sturge	\$870.82
Andrea Yee	\$867.23
Sarah Sweeney	\$862.81
Larry Malitz	\$859.43
Demetrius Peete	\$859.31
London Burnett	\$855.29
Dennis Reiman	\$850.41
Myhailo Marchuk	\$846.28
Robert Boyer	\$844.13
Edward Chaney	\$843.89
Daniel Arreola	\$842.56
Amber Baxter	\$842.55
Theodore Greer	\$841.84
Herbert Adams	\$839.52
Jerald Muhammad	\$836.10
Steven Bohne	\$835.51
Balkranjit Dhanoa	\$830.06
Maria Diring	\$829.25
Glyn Hurst	\$824.64
Michael Thiel	\$824.07
Mary Balista	\$820.22
Raymond Risucci	\$819.22
Clara Bradford	\$818.75
Charles Mathes	\$818.61
David Shufelt	\$810.53
Joshua Zimmerman	\$804.00
Merridy DeVorce	\$800.51
Beth Snow	\$792.33
Allison Bankowski	\$779.30
Ronald Marx	\$767.49
Ronald Friedlander	\$766.16
Larhonda Hildebrandt	\$764.02
Tibor Simon	\$751.99
Rosalie Zwicker	\$735.16
Keith Robertson	\$733.35
Shiju Pushpamangalam	\$730.11
Stuart Paolino	\$729.47
Peter Lauwerier	\$712.71
Julie Wells	\$712.10
Stephen DeMarie	\$689.61
Alexandra McCarthy	\$669.26
Stephen Guidice	\$663.68
Andrea Barenholtz	\$658.68
Philip Hetle	\$658.07
Sharon Ward	\$656.50
Jessica Rounseville	\$649.94
Harold Canter	\$642.85
Farhod Shamsiyev	\$638.51
Jennifer Scalissi	\$633.65
Rigoberto Pedroza	\$631.14
Kenneth Byers	\$629.07
Israel DelGadillo	\$627.86
William Darrow	\$627.51
Andrew Drake	\$621.39
Bradley George	\$621.15
Stephanie Hart	\$613.42
Benson Kim	\$613.30
Nadia Ahmadzal	\$612.07
Jessica Cox	\$610.18
Francisco Perez	\$609.44
Walter Dow	\$607.83
David Wright	\$606.44
Mehrnaz Jalali	\$602.43
Charles Riggs	\$601.99
Elizabeth Brown	\$594.37
James Fenerty	\$589.28
Betty Black	\$584.63
Matthew Laughter	\$584.06
Ray Buncome	\$584.04
Adam Michaud	\$583.38
Griff Hansen	\$582.82
Yekaterina Mayants	\$580.85
Bradley Ellison	\$580.65
Joanne Canterelli	\$576.86
Thomas Stewart	\$575.59
Christopher Kurz	\$575.24
Jeffrey Webster	\$570.39
Kyle Chuang	\$570.29
Blanton Harper	\$567.66
Wayne Smith	\$566.66
Aliesha Brinkley	\$562.46
James Schneider	\$551.55
Jesse Zwack	\$486.54
Steve Cormier	\$473.20

QUALIFIER	BONUS*
Danielle Holmes	\$469.20
Jason Harris	\$464.98
Matthew Moore	\$462.19
Timothy Nolan	\$461.04
Justin Phillips	\$455.60
William Rose	\$455.35
Lamine Diakhate	\$450.69
Loan Pham	\$448.90
Jena Rana	\$444.33
James Scallon	\$442.63
David Montgomery	\$442.34
Christopher Jordan	\$439.40
Patricia Longenecker	\$419.72
Andy Walters	\$418.73
Brock Koman	\$416.97
Helen Kellett	\$416.94
Derek Long	\$415.55
Richard Carter	\$413.50
Bhupinder Atwal	\$412.25
Frederick Yeagley	\$411.91
Beverly Tice	\$411.57
Carlos Ruano	\$410.98
Sami Ouelidi	\$409.61
Christopher Carter	\$406.95
Michael Boyer	\$406.90
Ian Rolls	\$406.36
William Rosini	\$404.09
Guy Howes	\$401.14
Ralph Walls	\$400.38
Joshua Claus	\$397.62
Aimee Molinaro	\$395.64
David Smith	\$395.57
Alexander Balish	\$394.72
Wesley Norris	\$393.12
Tony Whitcomb	\$393.01
Victoria Figueroa	\$392.73
Sabrina Lloyd	\$392.27
Sheila Wyman	\$391.03
Hooman Shahidy	\$389.76
Dorothy Schultz	\$387.86
Donna Preuss	\$386.52
Ricardo Subero	\$385.82
Dean Schmitt	\$385.40
Laura McCurry	\$384.56
Cheryl Allen	\$384.52
John Rosales	\$384.04
Alejandra Perez	\$383.72
James Welch	\$381.68
Jeffrey Pechur	\$381.17
Lauren Wojewodzc	\$380.30
Shelena Retamar	\$379.81
Michael McCarthy	\$378.99
Tiaga Phillips	\$378.19
Sandy Johnson	\$378.17
Marinela Achim	\$378.06
Scott Fenton	\$258.02
Bryan Millar	\$255.98
Joseph Mikus	\$249.10
Lloyd Sorrell	\$246.78
Dwight Gordon	\$245.72
Ashanti Green	\$245.04
Michael Crespo	\$243.60
Christie Sorge	\$242.65
Marisa Hernandez	\$242.54
Keith Burgess	\$241.42
Tommie Pruitt	\$236.54
Ashley Dooks	\$235.70
Heather Tanner	\$234.41
Sean Bunten	\$234.25
Richard Cruz	\$232.26
Tanya Downey	\$229.37
Amber Owens	\$228.64
John Pengelly	\$228.18
Willie Brown	\$224.38
Todd Engelson	\$222.07
Martin Telfer	\$221.45
Patrick Patterson	\$217.96
Andrea Herold	\$216.80
Vera Spaan	\$216.43
James Sager	\$216.20
Ekene Agwuenu	\$214.85
Adam Goble	\$213.72
Monica Eidemiller	\$212.53
Kerl Porter	\$209.28

QUALIFIER	BONUS*
Stratton Garcia	\$208.75
Anton Lorencz	\$208.50
Edward Cullivan	\$206.59
Kenneth Blackwell	\$206.02
Hang Do	\$205.17
Enrique Zamudio	\$204.23
Dwayne Vance	\$202.50
Shane Melanson	\$201.81
Nathan Howe	\$201.14
Christopher Colby	\$200.67
Shelly Kling	\$200.66
Andrew Fagan	\$200.52
Mohamed Aboukassim	\$199.62
Christopher Keller	\$199.48
Mohamed Ayad	\$198.72
Kyle Keese	\$198.66
Genesis Gima	\$197.06
Gerald Hardy	\$194.75
Andrew Blackmore	\$194.40
Richard Miller	\$191.67
George Baptista	\$189.83
Christopher Roller	\$189.68
Cuong Phung	\$189.63
Timothy Parker	\$189.51
Renee Nixon	\$189.08
David Johnson	\$186.12
Gabriel Romero	\$185.51
Scott Elsey	\$185.16
Daniel Silva	\$180.00
Linda Perry	\$178.92
Gregory Hayman	\$178.84
Bradley Ucci	\$177.36
Lawrence Austin	\$176.47
Ossama Hambazaza	\$176.15
Teresa Shirinian	\$175.63
Olga Serpas	\$174.25
Diannah Holbrook	\$172.86
Tammy Johnson	\$172.79
Major Adams	\$171.53
Twanisha McDaniel	\$171.43
Ashley Donahue	\$169.44
Leslie Richards	\$168.48
Wida Amir	\$168.15
Martin Ashe	\$168.09
Richard Cortez	\$168.08
Steven Stroh	\$166.87
Rene Sanchez	\$166.70
Kiririth Kong	\$166.53
Mark Poeshman	\$166.15
Ashanti Lation	\$165.29
Zachary Gehan	\$164.07
Patrick Karabinos	\$164.01
Vernon Woodland	\$163.24
David Alix	\$163.16
Wendy Paul	\$161.12
Ronald Tessari	\$160.91
Benjamin Ainscough	\$160.29

<b>Total Bonus Paid Out</b>
<b>\$478,024.02</b>



# BR Bonus

Qualifier	Bonus
Simon Arias	\$2,960.78
William Haefs	\$2,915.32
Matthew Melhorn	\$2,756.63
Patrick Stenglein	\$2,346.44
Shoshannah Morris	\$2,296.55
Thomas Craig	\$2,269.68
Donald Orban	\$2,240.57
Tracy Haden	\$2,209.53
Mark Gorman	\$2,191.47
Eric Miller	\$2,143.62
Anthony Accurso	\$2,027.86
Aaron Webb	\$2,012.26
Christopher Schafer	\$1,933.16
Rodney Ward	\$1,931.69
Beth Snow	\$1,888.89
Donald Wold	\$1,863.32
Moswen Taylor	\$1,854.08
Melanie Cohen	\$1,833.78
Bedis Kilani	\$1,795.26
Jason Young	\$1,739.52
Sara Geiger	\$1,737.46
Samuel Cohen	\$1,704.65
David Garrett	\$1,694.57
Christopher Kurz	\$1,664.07
Harpreet Gujral	\$1,649.22
John Sill	\$1,639.21
Joseph Coarsey	\$1,546.03
Bonnie Williams	\$1,439.28
Dawn McElwain	\$1,423.84
William Jaquay	\$1,423.04
Frank Gioffre	\$1,422.29
Brett Gryska	\$1,409.45
Samuel Lasala	\$1,399.68
Paulo Rosa	\$1,381.61
Willie Hayden	\$1,356.09
Steven Dichiaro	\$1,346.85
Joshua Riehl	\$1,324.52
Robert Hamilton	\$1,309.72
Sue Weiss	\$1,306.47
Randy Teyssier	\$1,301.94
Terrence Thomas	\$1,277.30
Bill Taylor	\$1,263.08
Matthew Willrodt	\$1,249.53
Omar Hashimi	\$1,239.52
Jessica Cox	\$1,238.08
Andrew Bishop	\$1,225.48
Patricia Lee	\$1,223.37
Brian Allt	\$1,220.04
Jason Mayer	\$1,216.96

Qualifier	Bonus
Rachel Buser	\$1,208.09
Jared Mlinarich	\$1,172.06
Susanne Munro	\$1,162.24
Fouad Marzouki	\$1,137.32
Matt Henderson	\$1,117.81
Scott Keeney	\$1,085.59
Ryan Tucker	\$1,082.88
James Nelligan	\$1,079.25
Eric Renteria	\$1,057.23
Andy Walters	\$1,048.96
Matthew Wolfanger	\$1,034.81
William Childress	\$1,031.59
David Guzman	\$1,030.91
James Tanguay	\$1,014.52
Siddharth Patel	\$1,010.35
Duane King	\$1,001.35
John Bulecza	\$1,000.04
A.J. O'Connor	\$945.13
Michael Broker	\$940.09
Travis Finley	\$923.93
Harjeet Rana	\$923.52
Laura Fisher	\$888.21
Miguel Orellana	\$878.02
Nadia King	\$855.32
Michael Raskovskiy	\$846.28
Rob Hard	\$843.89
Arthur Greene	\$842.56
Carl Rudd	\$842.55
Diego Arangopuerta	\$824.64
Pamela Ladd	\$819.22
Robert Dixon	\$818.75
Amber Madaris	\$818.61
William Myatt	\$800.51
Cheryl Foti	\$780.16
Bill Hayer	\$764.02
Michael Pope	\$739.19
Naveen Eapen	\$730.11
Catherine Clarke	\$669.26
Michael Zorn	\$658.07
Mary Ann Gaelic	\$656.50
Todd Sahn	\$639.88
Stefan Johannsson	\$638.51
Mataya Kestenbaum	\$633.65
Luis Heredia	\$627.86
Dennis Titcombe	\$627.51
Earnest Loveless	\$613.30
Eddie Dhillon	\$606.44
Jeremy Welch	\$599.86
Dustin Henderscheid	\$594.37

Qualifier	Bonus
Marco Chow	\$589.28
Samantha Chui	\$584.63
Travis Price	\$584.06
Anna Vaculikova	\$584.04
David Ackerman	\$580.85
Sonny Gurney	\$580.65
Amelia Brown	\$570.39
Eugene Williams	\$562.46
Anthony Cannady	\$541.43
Tony Motley	\$463.62
Travis Moody	\$455.60
Loren Cardwell	\$455.35
Kristie Druffel	\$442.63
Brendt Kehoe	\$439.40
Steven Sequeira	\$424.46
Zachary Hart	\$419.72
Matthew Kernan	\$416.94
William Walker	\$415.55
Anthony Mutter	\$413.50
Brandon Teter	\$411.91
Todd Krentzel	\$411.57
Peter Kang	\$410.98
Benham Halali	\$406.95
Allan Gilbert	\$397.62
David Goodman	\$395.64
Michael Navarette	\$394.72
Rachel Arenas	\$389.76
Corey Woodson	\$385.82
Joshua Goodman	\$385.40
James Bailey	\$384.56
Warrior Hunt	\$384.52
Doreen Ryan-Foti	\$384.04
Jena Rana	\$383.72
Lisa Roemer	\$379.81
Edward Dietrich	\$378.99
Muhammad Ali	\$378.06
Amir Sedaghat	\$368.79
Corey Carbon	\$345.62
Daushei Henderson	\$258.02
Susan Bergh	\$249.10
Sorana Blackfoot	\$246.78
Philip Prata	\$245.72
Aunjel Faucheux	\$245.04
Charles McGrane	\$243.60
John Horton	\$242.65
Lily Tchen	\$242.54
Joseph Henderson	\$241.42
Jonathon Sheen	\$235.70
Alex Gonzales	\$234.41

Qualifier	Bonus
James Milborn	\$221.45
Beth Lopez	\$216.80
Jerome Ninelist	\$216.43
Mark Bleier	\$216.20
Phillip Lacross	\$214.85
Scott Rehberg	\$213.72
Alison King	\$209.28
John Collins	\$208.75
Carolyn Stroman	\$206.02
Victoria Figueroa	\$205.17
Greg Stewart	\$204.23
Corey Neff	\$202.50
Robert Kanaan	\$201.83
Dave Ramirez	\$201.14
Bradford Geddes	\$200.66
Thomas VanOsdol	\$200.52
Jean-Francois Vezina	\$199.62
Phillip Humbel	\$198.66
Steven Edgell	\$194.75
Kim Burton	\$191.67
Jay Mullins	\$189.83
Curt Snow	\$189.63
Andrew Johnson	\$189.08
Carla Miller	\$186.12
Alan Yowell	\$180.00
Maxine Moody	\$177.36
James Taylor	\$176.15
Devin Phillips	\$175.63
William Reeves	\$174.25
David Lull	\$172.86
Michael Laramie	\$172.79
Andrea Olson	\$171.43
Jennifer Ingimundson	\$169.44
Joaquin Santos	\$168.08
Desislava Dimitrova	\$166.87
Casper Reaves	\$166.53
Barbara Leader	\$166.15
Hope Horne	\$165.29
Dorian Oldham	\$164.07
Denice Davidson	\$164.01
Diana McNair	\$163.16
Jacqueline Frame	\$161.12
Jason Dickson	\$160.91

**Total Bonuses Paid Out**

**\$154,191.71**



